

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: JESSICA R. CAPASSO,

Case No. 20-20561-CMB

Chapter 13

Debtor(s).

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated April 28, 2020
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,854.00 to \$1,656.00 per month, effective April 2022; and/or the Plan term shall be changed from 40 months to 60 months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Peoples Gas shall be paid \$146.50 monthly commencing April 2022 per the terms of the Order dated February 15, 2022, Doc. No. 73, Acct. No. 2942. The calculation factors in additional attorney fees of \$1,000.00. Debtor's counsel shall file a fee application.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 25th day of March, 2022

Dated: 3/25/2022

Carlota M. Böhm
United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Glenn R. Bartifay
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

FILED
3/25/22 8:35 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Jessica R Capasso
Debtor

Case No. 20-20561-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 25, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica R Capasso, 425 Perry Avenue, Greensburg, PA 15601-4418
15201062	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15201063	+ Aes/keystone, Pob 61047, Harrisburg, PA 17106-1047
15201064	+ Aes/pheaafm, Pob 61047, Harrisburg, PA 17106-1047
15201065	+ Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047
15250200	+ FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15201071	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15246468	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15201073	+ Forefront Dermatology, Bin 88921, Milwaukee, WI 53288-8921
15426604	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15201074	+ Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15426603	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15201085	+ Western PA Behavioral Health, 111 Roberts Road, Suite 150, Grindstone, PA 15442-2104

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 25 2022 23:45:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 25 2022 23:49:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15211675	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 25 2022 23:45:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15201066	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 25 2022 23:50:05	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15254335	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 23:50:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15201068	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 25 2022 23:45:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
15201069	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 25 2022 23:45:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15201070	+ Email/Text: ccusa@ccuhome.com	Mar 25 2022 23:45:00	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15201072	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 25 2022 23:50:06	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15201075	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 25 2022 23:45:00	Gm Financial, Po Box 181145, Arlington, TX

District/off: 0315-2

User: auto

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15201076	Email/Text: ktramble@lendmarkfinancial.com	Mar 25 2022 23:45:00	76096-1145 Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15232436	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 25 2022 23:49:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15201077	+ Email/Text: bankruptcy@marinerfinance.com	Mar 25 2022 23:45:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15201078	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 25 2022 23:50:05	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15201079	+ Email/PDF: pa_dc_claims@navient.com	Mar 25 2022 23:49:51	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15237798	Email/PDF: pa_dc_claims@navient.com	Mar 25 2022 23:49:36	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15230649	Email/PDF: cbp@onemainfinancial.com	Mar 25 2022 23:49:33	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15201080	+ Email/PDF: cbp@onemainfinancial.com	Mar 25 2022 23:50:04	Onemain, Po Box 1010, Evansville, IN 47706-1010
15235275	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2022 23:49:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15230283	+ Email/Text: ebnpeoples@grblaw.com	Mar 25 2022 23:45:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15245583	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 25 2022 23:45:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15233095	Email/Text: bnc-quantum@quantum3group.com	Mar 25 2022 23:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15201082	Email/Text: amieg@stcol.com	Mar 25 2022 23:45:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
15201081	+ Email/Text: bankruptcy@sw-credit.com	Mar 25 2022 23:45:00	Southwest Credit Syste, 4120 International Parkway, Carrollton, TX 75007-1958
15201083	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 23:49:35	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15201835	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 23:49:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15201084	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 23:49:52	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15201067	##+	Citifinancial Auto, 2208 Hwy 121, Bedford, TX 76021-5981

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Jessica R Capasso gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10